

Information to identify the case:

Debtor 1	<u>Shamsun N Helaly</u>	Social Security number or ITIN	xxx-xx-1646
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-24293-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shamsun N Helaly

9/15/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Shamsun N Helaly
Debtor

Case No. 18-24293-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 15, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2023:

Recip ID	Recipient Name and Address
db	+ Shamsun N Helaly, 86 Wild Azalea Lane, Skillman, NJ 08558-2422
cr	+ New Rez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 340514, Tampa, FL 33694-0514
517649545	Calvary SPV I, LLC, C/O Schachter Portnoy, LLC, 3490 US Route 1, Princeton, NJ 08540
517649546	Ditech, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 15 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Sep 15 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517771242	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 15 2023 20:45:17	Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517649544	+ Email/Text: Bankruptcy@BAMcollections.com	Sep 15 2023 20:37:00	Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
517699308	EDI: CAPITALONE.COM	Sep 16 2023 00:27:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517733519	+ Email/Text: bankruptcy@cavps.com	Sep 15 2023 20:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517768585	Email/Text: Bankruptcy.Notices@pnc.com	Sep 15 2023 20:36:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
517651646	+ EDI: RMSC.COM	Sep 16 2023 00:27:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519539835	+ Email/Text: mtgbk@shellpointmtg.com	Sep 15 2023 20:37:00	THE BANK OF NEW YORK MELLON, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, THE BANK OF NEW YORK MELLON, c/o Shellpoint Mortgage Servicing 29603-0826
519539834	+ Email/Text: mtgbk@shellpointmtg.com	Sep 15 2023 20:37:00	THE BANK OF NEW YORK MELLON, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517767773	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 15 2023 20:37:00	THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
517649547	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 15 2023 20:37:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408

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517725839	+ Email/Text: ecfbnc@aldridgepite.com	Sep 15 2023 20:37:00	The Bank of New York Mellon, Aldridge Pite LLP, 4375 Jutland Dr Ste 200, POB 17933, San Diego, CA 92177-7921
517705350	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 15 2023 20:37:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518785919	Email/PDF: bncnotices@becket-lee.com	Sep 15 2023 20:45:24	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517772881	+ EDI: AIS.COM	Sep 16 2023 00:27:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC as servicer for The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of CWalt, INC., Alternative Loan Trust 2004-14T2, Mortgage Pass-T dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee (CWALT2004-14T2) ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor New Rez LLC d/b/a Shellpoint Mortgage Servicing bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee (CWALT2004-14T2) kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert C. Nisenson	on behalf of Debtor Shamsun N Helaly r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9